

# The Utah Health Exchange




*A Utah Solution for Utah Businesses*

Utah Governor's Office of Economic Development's  
Office of Consumer Health Services

# How does the Exchange work?

- **Step 1** - Employer signs up
- **Step 2** - Employee enters information
- **Step 3** - Premiums are generated
- **Step 4** - Employee comparison shopping and open enrollment period
- **Step 5** - Finalize enrollment
- **Step 6** - Plans go into effect on designated date

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Reform](#)[About the  
Exchange](#)[Help](#)[Contact Us](#)

## Welcome to the Utah Health Exchange

The Utah Health Exchange is the State's official hub for all of your health insurance needs.



Individuals & Families

Use the Exchange to find the individual or family plan that fits your needs. Compare features, prices, and apply for coverage all in one place. [Shop Now](#)



Employees

If you work for a participating employer, you can use the Exchange to choose from a variety of plan options to get coverage tailored to you and then enroll online. [Learn More](#)



Employers

Use the Exchange to set up a [defined contribution plan](#). Your employees get multiple plan choices. You get cost predictability and greatly simplified benefits management. [Learn More](#)



Producers

The Exchange can offer comprehensive plan choices to your clients and their employees. Use defined contribution plans to expand your clients' benefits options and your business. [Learn More](#)

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Welcome, Raymond Tester

Welcome to the Utah Health Exchange.

Start Here:

**ENROLL NOW**



#### Update your Application Data

- [Edit Personal Info](#)
- [Edit Employment Info](#)
- [Edit Family Info](#)
- [Edit Current/Prior Coverage Info](#)
- [Edit Health Statement Info](#)
- [Download Application \(PDF\)](#)



#### My Profile

- [Address](#)
- [Beneficiaries](#)
- [Family Info](#)

Life Events:



#### My Benefits

- [New Elections](#)
- [Current Benefits](#)



#### My Tools

- [Benefit Calculator](#)



#### News & Library

[View All Documents](#)

**Employees use the Exchange to begin the health plan selection process**

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Current Benefits

**New Elections**

Benefit Calculator

**\* Special  
Enrollment**

Completion Status:

**Personal** ☒**Family Info****▶ Health** ☐**Health**

The Utah Health Exchange allows for employee credits from two sources, a secondary employer and your spouse's employer. The secondary employer and your spouse's employer must also participate in the Utah Health Exchange. You need to contact them to get the amount of the credit to enter on this page.

**Secondary Employer Credit**

I confirm that the amount entered here is the amount that my secondary employer has given me as a health insurance credit for taking insurance through my primary employer also participating in the Utah Health Exchange.

Secondary Employer Name:

Secondary Employer Company Code:

Credit from Secondary Employer:  per month

**Employees may combine  
contributions from  
additional employers**

**Spousal Employer Credit**

I confirm that the amount I entered here is the amount my spouse's employer is giving for my spouse being covered under my employer's health plan also participating in the Utah Health Exchange.

Name of Spouse's Employer:

Spouse's Employer Company Code:

Credit from Spouse's Employer:  per month

**Employees may also  
combine contributions  
from their spouse's  
employer**

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\* Special Enrollment

Completion Status:

Personal

Family Info

Health

Health

Please Choose a Health Plan.

1

Find out how much your medical care really costs

You'll want to consider *all* your costs when choosing a medical plan – your contribution to insurance (through your payroll deduction) and the "out-of-pocket" costs like co-pays and other expenses not covered by your insurance. [Learn More](#)

We'll help you estimate your future annual medical expenses so that you will see what your potential out-of-pocket costs will be for each of the benefit plans available to you [Learn More](#)

What do you expect your medical needs to be? [Learn More](#)

Covered	Name	Healthy	Low	Moderate	High	Custom
<input checked="" type="checkbox"/>	Jimmy	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/> Edit
<input checked="" type="checkbox"/>	Julie	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/> Edit
<input checked="" type="checkbox"/>	Johnny	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/> Edit
<input checked="" type="checkbox"/>	Alice	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/> Edit

Add/Edit

[Learn More](#)

Go to Step 2

2

Choose a medical plan that best meets your needs

Pocket Maximum (combined with in-

Pocket Maximum (combined with in-

Internet100%

The Exchange provides a tool that helps employees choose a plan based on prior out-of-pocket health costs.

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\* Special Enrollment

Completion Status:

Personal

Family Info

Health

Health

Health

Please Choose a Health Plan:

1

Find out how much your medical care really costs

2

Choose a medical plan that best meets your needs

Tell us what's most important to you when you're paying for your medical plan, and we'll rank your plan options for you.

Note: If your doctor is most important, first check what plans your doctor is in.

[Learn More](#)

Show me plans by: [Learn More](#)

☐ Lowest premium (payroll deduction)

☐ Lowest potential out-of-pocket expenses

☐ Lowest total cost of medical expenses

Back to Step 1

Separate \$5,000 Pharmacy Out of Pocket Maximum (combined with in-

Separate \$5,000 Pharmacy Out of Pocket Maximum (combined with in-

Internet

100%

The Exchange provides employees with additional filters to help narrow down plan choices based on consumer preferences for cost or provider choice.

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Current BenefitsNew ElectionsBenefit Calculator

\* Special Enrollment

Completion Status:

Personal☒

Family Info

Health☐

Health

Please Choose a Health Plan.

Display Plan Info for the Following:

☐ Employee

☒ Employee + Spouse

☐ Employee + Dependent

☐ Employee + Family

The employee then selects the applicable family status

You may select up to four plans to compare:

Go To Employee Credit

Compare Selected Plans

Choose Selected Plan

Waive Coverage

Plan Name	Vendor	Per Month Employee Cost	Type	In-network Coinsurance	In-network Deductible	Rx	Mater
<input checked="" type="checkbox"/> Engage (Option 4)	Regence	\$506.45	PPO	80	\$500.00	Yes	Yes
<input type="checkbox"/> 80/60Cov1 20/40 1000ded3000OP 10/30/50Rx	Humana	\$544.91	PPO	80	\$1,000.00	Yes	Yes
<input checked="" type="checkbox"/> Innova (Option 7)	Regence	\$545.29	PPO	80	\$1,000.00	Yes	Yes
<input type="checkbox"/> 60/50HDHP 1200ded 3600 OOP	Humana	\$459.80	High Deductible	60	\$1,200.00	Yes	Yes
<input checked="" type="checkbox"/> HSA 2.0	Regence	\$368.49	High Deductible	80	\$1,200.00	Yes	Yes

...and chooses up to four plans for a side-by-side comparison

Internet

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\* Special Enrollment

Completion Status:

Personal ☒

Family Info

Health ☐

Health

Please Choose a Health Plan:

☐ Waive Coverage >>

☐ Choose This Plan >>

Regence Engage (Option 4)

☐ Choose This Plan >>

Regence HSA 2.0

☐ Choose This Plan >>

Regence Innova (Option 7)

Expand All

COSTS (MONTHLY EMPLOYEE COST)

Employee	\$230.67	\$167.83	\$248.36
Employee + Spouse	\$506.45	\$368.49	\$545.29
Employee + Child(ren)	\$485.93	\$353.55	\$523.19
Employee + Family	\$715.07	\$520.28	\$769.91

PLAN INFORMATION

Coverage Type	Engage	HSA 2.0	Innova
Hours of Operation	M-F 8am - 5pm	M-F 8am - 5pm	M-F 8am - 5pm
Customer Service	(800)624-6519	(800) 624-6519	(800)624-6519

DEDUCTIBLES/MAXIMUMS

CO-INSURANCE

Individual Out-of-Pocket Maximum	In-Network: \$2,000 Coinsurance Maximum Separate \$5,000 Pharmacy Out of Pocket Maximum  Out-of-Network: \$2,000 Coinsurance Maximum Separate \$5,000 Pharmacy Out of Pocket Maximum (combined with in-	In-Network: \$3,600  Out-of-Network: \$3,600 (combined with in-network)	In-Network: \$2,000 Coinsurance Maximum Separate \$5,000 Pharmacy Out of Pocket Maximum  Out-of-Network: \$2,000 Coinsurance Maximum Separate \$5,000 Pharmacy Out of Pocket Maximum (combined with
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Plans are displayed in a side-by-side matrix for comparison purposes.

Employees can view a benefit summary or expand the categories to see a very detailed benefit description

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\* Special Enrollment

Completion Status:

Personal☒

Family Info

Health☐

United Health Care CDHP: Family

BEST MATCH TO YOUR NEEDS

HSA Qualified

Estimated Total Cost of This Plan

\$5,442

Per Year

Estimated Payroll Deduction

\$2,236

Per Year

\$86

Per Paycheck

Want more info about this plan?

See your open enrollment materials.

Estimated Out-of-Pocket Costs

Based on using in network providers only

\$3,206

Per Year

Pay for this with a HSA

Learn more

\$0

Deductible

\$0

Office visits

\$0

ER visits

\$0

Co-insurance

\$3,206

Prescriptions

\$4,000

Max Out-of-pocket

Apply and Continue

Estimated Total Cost of This Plan

\$5,746

Per Year

Pocket Maximum (combined with in-

Pocket Maximum (combined with in-

Employees are provided with detailed plan cost information, including the total cost of the plan

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100%

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Current Benefits **New Elections** Benefit Calculator**Special  
enrollment**

Completion Status:

Personal ☒

Family Info

Health ☐**Health**

Please verify all information before enrolling.

**Plan Selection**[<<View/Change Plan/Waive](#)

Selected Plan: Engage (Option 4)

**Coverage**[<<Cover/Waive Family Members](#)**Tier: Employee + Spouse**

Raymond Tester:

Covered

Sally Tester:

Covered

**Costs**

Employee Cost: \$506.45 per month

Employer Cost: \$0.00 per month

**Participation**

I understand that the choices I've made are in effect for one full benefit plan year and cannot be changed until the next enrollment period, unless I have a qualified family status change. I authorize payroll deductions, if required, for my contribution in the cost of the coverage I have selected.

[<<Cancel](#) ☒ I agree

Please verify all information above before enrolling.

[Enroll Now >>](#)[Privacy Policy](#) | [Browser Requirements](#)  
Technology powered by [bswift](#)

**Once an employee decides on a health plan, the final step is to simply enroll.**

# Similarities:

## Massachusetts and Utah

### Massachusetts

- State-based solution designed to be responsive to state-specific issues, customs, business practices, etc.
- Consumer-centered approach
- Achieved broad, bipartisan consensus supporting the basic reform elements

### Utah

- State-based solution designed to be responsive to state-specific issues, customs, business practices, etc.
- Consumer-centered approach
- Achieved broad, bipartisan consensus supporting the basic reform elements

# Differences: Massachusetts and Utah

## Massachusetts

- Individual mandate
- Employer mandate
- Government role is contracting agent
- Established Massachusetts Connector Authority with broad regulatory responsibilities
- Acted first on public sector reforms; now rolling out private insurance market reforms

## Utah

- No individual mandate
- No employer mandate
- Government role is market facilitator
- Regulatory authority strictly limited to establishment of electronic data standards
- Began by implementing private market reforms first; public sector reforms to follow

# Differences:

## Massachusetts and Utah

### Massachusetts

- No risk adjustment mechanism included
- Upfront appropriation of \$25 million; ongoing funding through retention of a portion of premium
- Staff of approximately 45 employees

### Utah

- Risk adjustment mechanism established to deal with adverse selection issues
- Upfront appropriation of \$600,000; ongoing funding through annual appropriation and technology fees
- Staff of 2 employees

# The Utah Health Exchange in the Press

“Compared to what's being trotted around the Asylum on the Hill, **Utah's bipartisan reform project sounds downright dreamy. Simple and geared toward the consumer,** it was designed under the operating principle that Americans are capable of making their own decisions...” (Kathleen Parker, “Health Reform, Utah’s Way,” in *The Washington Post*, July 26, 2009)

“As Washington attempts to pass national health reform this fall, **Utah's experiment may become a model** for lawmakers looking to create market-based reforms. **It will clearly benefit small businesses** that now face unpredictable rate changes.” (John Tozzi, “What Utah's Health Reform Means to Small Business,” at *BusinessWeek.com*, Sept. 4, 2009.)

# The Utah Health Exchange in the Press

“The State of Utah recently launched a new program that... demonstrates why *state-level policy innovation--not top-down, federal planning--is the key to improving America's health sector.*” (Grace-Marie Turner, “Innovation, Not Intervention” at *Forbes.com*, Sept. 18, 2009)

*Utah...demonstrates that there was another path forward.* The Exchange provides a technology backbone that *enables private entities — brokers and businesses — to take advantage of consumer-based options.* Consistent with the Exchange’s mission to promote small business growth, it is part of the Governor’s Office of Economic Development. *The focus on business growth and input from the private market has helped promote other reforms.* (Amy Lischko and Jim Stergios, Op-Ed in the *Boston Globe*, May 13, 2010)

For more information:

Utah Health Exchange

[<exchange.utah.gov>](http://exchange.utah.gov)